

Imaged Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE:

LORENE ANN DRAKE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 12-71032 JAD

Chapter 13

Document No.: 94

ORDER OF COURT

AND NOW, this 28th day of March, 2018, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
3/28/18 11:06 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:


U.S. BANKRUPTCY JUDGE *sjk*

Jeffery A. Deller

Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Lorene Ann Drake
DebtorCase No. 12-71032-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: dkam
Form ID: pdf900Page 1 of 3
Total Noticed: 68

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db +Lorene Ann Drake, 738 Main Street, Rockwood, PA 15557-1115
 cr Beneficial Consumer Discount Company, P.O. Box 829009, Dallas, TX 75382-9009
 13541616 +1st American Cash Advance, 5510 New Cut Rd, Louisville, KY 40214-4330
 13567035 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
 13584549 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147
 13526800 +Aes/Pheaa Ke, Pob 2461, Harrisburg, PA 17105-2461
 13526801 +Aes/Pheaa-Keycon, 1200 N 7th St, Harrisburg, PA 17102-1419
 13526802 +Aes/Suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461
 13541620 +American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
 13541621 #+Ameriloan, Post Office Box 111, Miami, OK 74355-0111
 13526803 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 13526804 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
 13526805 #+Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068
 13526806 +Borough of Somerset, PO Box 71, Somerset, PA 15501-0071
 13526808 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 13526809 +Capl/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 13526811 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13526812 +Chase/Best Buy, Po Box 15298, Wilmington, DE 19850-5298
 13526836 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)
 13626371 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 13526815 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197
 13601958 +HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188
 13526821 #+Hfc, Po Box 9068, Brandon, FL 33509-9068
 13526822 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 13526823 +Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425
 13526825 Keystone Rewards, 25 High Street, Waynesburg, PA 15370
 13526827 +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006
 13541649 Penelec, Post Office Box 16001, Reading, PA 19612-6001
 13541648 Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
 13591099 +Pennsylvania Electric Company, a FirstEnergy Compa, 331 Newman Springs Road, Building 3,
 Red Bank, NJ 07701-5688
 14352765 +Rushmore Loan Management Services, LLC, 15480 Laguna Canyon Road, Suite 100,
 Irvine, CA 92618-2132
 13526829 +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 13541652 +Somerese Hospital, 225 South Center Avenue, Somerset, PA 15501-2088
 13526830 +Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068
 13576157 +SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
 13526833 +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13526835 +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631
 13526838 +Wffinance, 800 Walnut St, Des Moines, IA 50309-3504
 13541662 +Williams Credit, 73 Greentree Dr. #56, Dover, DE 19904-7646

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 29 2018 02:05:34 Caliber Home Loans Inc,
 13801 Wireless Way, Oklahoma City, OK 73134-2500
 cr E-mail/PDF: rmscedi@recoverycorp.com Mar 29 2018 02:08:44
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 cr +E-mail/Text: bankrupt-adjdept@wesbanco.com Mar 29 2018 02:05:06 WesBanco Bank Inc,
 1 Bank Plaza, Wheeling, WV 26003-3565
 13592887 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 29 2018 02:04:39 ASSET ACCEPTANCE LLC,
 PO BOX 2036, WARREN MI 48090-2036
 13600672 +E-mail/Text: g20956@att.com Mar 29 2018 02:05:12 AT&T Mobility II LLC,
 % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A231,
 Bedminster, NJ 07921-2693
 13592053 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 29 2018 02:09:12
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 13841835 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 29 2018 02:05:33 CALIBER HOME LOANS, INC.,
 13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134-2500
 13526810 E-mail/Text: bankruptcy@cashcall.com Mar 29 2018 02:05:27 Cashcall Inc,
 1600 S Douglass Rd, Anaheim, CA 92806
 13574678 +E-mail/Text: bncmail@w-legal.com Mar 29 2018 02:04:56 CASHCALL, INC.,
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132
 13526807 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 29 2018 02:08:28 Cach, LLC,
 4340 S Monaco St Unit 2, Denver, CO 80237-3485
 13526813 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 29 2018 02:04:51 Collection Service Cen,
 839 5th Ave, New Kensington, PA 15068-6303
 13526814 +E-mail/Text: mrdiscen@discover.com Mar 29 2018 02:04:00 Discover Fin Svcs LLC,
 Po Box 15316, Wilmington, DE 19850-5316

District/off: 0315-7

User: dkam
Form ID: pdf900

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Total Noticed: 68

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13526816 +E-mail/Text: bankruptcynotice@fcbanking.com Mar 29 2018 02:04:05 First Commonwealth Ban,
601 Philadelphia St, Indiana, PA 15701-3952
13541634 +E-mail/Text: bankruptcynotice@fcbanking.com Mar 29 2018 02:04:06 First Commonwealth Bank,
601 Philadelphia St, Indiana, PA 15701-3952
13526817 +E-mail/Text: msummits@franklinjohnstown.com Mar 29 2018 02:05:17 Franklin Johnstown Fcu,
310 Bloomfield St, Johnstown, PA 15904-3202
13526818 +E-mail/PDF: gecscdi@recoverycorp.com Mar 29 2018 02:08:20 Gecrb/Cca, 950 Forrer Blvd,
Kettering, OH 45420-1469
13526819 +E-mail/PDF: gecscdi@recoverycorp.com Mar 29 2018 02:08:19 Gecrb/Lowes, Po Box 965005,
Orlando, FL 32896-5005
13526820 +E-mail/PDF: gecscdi@recoverycorp.com Mar 29 2018 02:08:21 Gecrb/Walmart, Po Box 965024,
Orlando, FL 32896-5024
13526824 +E-mail/Text: BKRMailOPS@weltman.com Mar 29 2018 02:04:15 Kay Jewelers, 375 Ghent Rd,
Fairlawn, OH 44333-4600
13526826 +E-mail/Text: Bankruptcies@nragroup.com Mar 29 2018 02:05:32 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
13541647 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 02:04:36 PA Department of Revenue,
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
13611306 E-mail/Text: bankruptcynotices@psecu.com Mar 29 2018 02:05:16 PSECU, PO Box 67013,
Harrisburg, PA 17106-7013
13537376 E-mail/PDF: rmscedi@recoverycorp.com Mar 29 2018 02:09:04
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13526831 E-mail/PDF: cbp@onemainfinancial.com Mar 29 2018 02:08:38 Springleaf Financial S,
1450 Scalp Ave Ste 120, Johnstown, PA 15904
13526832 E-mail/PDF: cbp@onemainfinancial.com Mar 29 2018 02:08:58 Springleaf Financial S,
518 Georgian Pl, Somerset, PA 15501
13526828 +E-mail/PDF: pa_dc_claims@navient.com Mar 29 2018 02:08:22 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
13639769 +E-mail/PDF: pa_dc_claims@navient.com Mar 29 2018 02:08:44 Sallie Mae PC Trust,
c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
13526834 +E-mail/Text: jsprentz@urc.com Mar 29 2018 02:05:31 United Refining, Po Box 599,
Warren, PA 16365-0599
13526837 +E-mail/Text: bankrupt-adjdept@wesbanco.com Mar 29 2018 02:05:06 Wesbanco Bank Inc,
1 Bank Plz, Wheeling, WV 26003-3565

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Caliber Home Loans, Inc.
cr U.S. Bank National Association, Et Al...
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
13541617* +Aes/Pheaa Ke, Pob 2461, Harrisburg, PA 17105-2461
13541618* +Aes/Pheaa-Keycon, 1200 N 7th St, Harrisburg, PA 17102-1419
13541619* +Aes/Suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461
13541622* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
13541623* +Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068
13541624* +Borough of Somerset, PO Box 71, Somerset, PA 15501-0071
13541627* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, Po Box 85520, Richmond, VA 23285)
13541628* +CASHCALL INC, 1 CITY BOULEVARD WEST, SUITE 1000, ORANGE CA 92868-3611
(address filed with court: Cashcall Inc, 1600 S Douglass Rd, Anaheim, CA 92806)
13541625* +Cach, Llc, 4340 S Monaco St Unit 2, Denver, CO 80237-3485
13541626* +Capl/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13541629* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13541630* +Chase/Best Buy, Po Box 15298, Wilmington, DE 19850-5298
13541631* +Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
13541659* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)
13541632* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13541633* +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197
13541635* +Franklin Johnstown Fcu, 310 Bloomfield St, Johnstown, PA 15904-3202
13541636* +Gecrb/Cca, 950 Forrer Blvd, Kettering, OH 45420-1469
13541637* +Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005
13541638* +Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024
13541639* +Hfc, Po Box 9068, Brandon, FL 33509-9068
13541640* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13541641* +Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425
13541642* +Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
13541643* +Keystone Rewards, 25 High Street, Waynesburg, PA 15370
13541644* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
13541646* +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006
13541655* +SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial S, 1450 Scalp Ave Ste 120,
Johnstown, PA 15904)
13541654* +SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial S, 518 Georgian Pl, Somerset, PA 15501)

District/off: 0315-7

User: dkam
Form ID: pdf900

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Total Noticed: 68

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***** BYPASSED RECIPIENTS (continued) *****
13541650* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
13541651* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
13541653* +Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068
13541656* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13541657* +United Refining, Po Box 599, Warren, PA 16365-0599
13541658* +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631
13541660* +Wesbanco Bank Inc, 1 Bank Plz, Wheeling, WV 26003-3565
13541661* +Wffinance, 800 Walnut St, Des Moines, IA 50309-3504
13541645 ##+OPD Solutions, 22114 Holly Lakes Drive, Tomball, TX 77377-3614

TOTALS: 2, * 39, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 28, 2018 at the address(es) listed below:

Andrew R. Thalman on behalf of Creditor WesBanco Bank Inc andrewthalman@pgka.com
James Warmbrodt on behalf of Creditor Caliber Home Loans Inc bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com
Jason J. Mazzei on behalf of Plaintiff Lorene Ann Drake jasonmazzei@me.com,
donotemail.mazzeiecfbackuponly@gmail.com
Joseph P. Schalk on behalf of Creditor Caliber Home Loans, Inc. jschalk@barley.com,
sromig@barley.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Lorene Ann Drake ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8